

II. Amendments to the Claims

Please add new claims 31 and 32 and amend claims 2, 3, 5-7, 12-17, 20, 22, 23, 25-28, and 30 as follows:

Claim 1. (previously cancelled)

Claim 2. (currently amended) The system of claim ~~48~~ 31 wherein the data record as to a financial instrument includes information corresponding to the MICR line on a check.

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Claim 3. (currently amended) The system of claim ~~48~~ 31 wherein the capture facility includes means for receiving one or more than one check and the means for creating a visually perceptible record comprises an imager that creates an electronic image corresponding to information on the check.

Claim 4. (previously cancelled)

Claim 5. (currently amended) The system of claim ~~49~~ 32 wherein information in a data record includes information corresponding to the MICR line on a check.

Claim 6. (currently amended) The system of claim ~~48~~ 31 including a storage archive for maintaining the visually perceptible records located at a site remote from the

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capture facility and a communication link between the capture facility and the storage archive for delivering the records.

Claim 7. (currently amended) The system of claim ~~48~~ 32 including 1) a storage archive for maintaining the visually perceptible records located at a site remote from the capture facility and 2) a communication link between the capture facility and the storage archive for delivering the records.

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Claims 8-11. (previously cancelled)

Claim 12. (currently amended) The system of claim ~~49~~ 32 in which more than one cash letter is delivered into the payment system.

Claim 13. (currently amended) The system of claim 12 in which the cash letters delivered into the payment system include electronic cash letters and paper cash letters

Claim 14. (currently amended) The system of claim ~~48~~ 31 in which an image of the visually perceptible record associated with a payment is returned to the payor in paper format.

Claim 15. (currently amended) The system of claim ~~48~~ 32 in which an image of the visually perceptible record associated with a payment is returned to the payor in paper format.

Claim 16. (currently amended) The system of claim ~~48~~ 31 in which an image of the visually perceptible record associated with a payment is returned to the payor in electronic format.

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Claim 17. (currently amended) The system of claim ~~48~~ 32 in which an image of the visually perceptible record associated with a payment is returned to the payor in electronic format.

Claims 18 and 19. (cancelled)

Claim 20. (currently amended) The system of claim ~~48~~ 31 in which more than one cash letter is delivered into the payment system.

Claim 21. (previously presented) The system of claim 20 in which cash letters delivered into the payment system include electronic cash letters and paper cash letters.

Claim 22. (currently amended) The system of claim ~~48~~ 31 in which the payment system to which cash letters are delivered is one of the Federal Reserve and a private clearing house.

Claim 23. (currently amended) The system of claim ~~49~~ 32 in which the payment system to which cash letters are delivered is one of the Federal Reserve and a private clearing house.

Claim 24. (cancelled)

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Claim 25. (currently amended) The system of claim ~~48~~ 31 in which the financial instrument is disposed of after a visually perceptible record of the financial instrument is created.

Claim 26. (currently amended) The system of claim ~~49~~ 32 in which the financial instrument is disposed of after a visually perceptible record of the financial instrument is created.

Claim 27. (currently amended) The system of claim ~~48~~ 31 including 1) a storage archive for maintaining the visually perceptible records located at a site remote from the capture facility and 2) a communication link between the capture facility and the storage archive for delivering the records.

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Claim 28. (currently amended) The system of claim ~~48~~ 31 in which more than one cash letter is delivered into the payment system.

Claim 29. (previously presented) The system of claim 28 in which cash letters delivered into the payment system include electronic cash letters and paper cash letters.

Claim 30. (currently amended) A system as in claim ~~48~~ 31 wherein the capture facility includes means for receiving one or more than one check and the means for creating a visually perceptible record comprises an imager that creates an electronic image corresponding to information on the check.

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Claim 31. (re-presented; restating allowable former dependent claim 10) A system for effecting the deposit and submission into a payment system of a plurality of paper and electronic financial instruments issued from multiple, distinct payors' accounts maintained separately at one or more custodian, the financial instruments payable to the same payee having an account at a payee's depository bank, and for effecting the transfer of the funds represented by the financial instruments from the payors to the payee's account, comprising:

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a) an item capture facility for receiving the financial instruments on behalf of the payee;

b) means at the capture facility for deriving funds transfer information from each of said instruments and converting said information into a data record as

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to each said instrument, said means comprising a scanner for paper instruments and a communication means for receiving electronic payment instructions, said data record including at least i) an identification of the payor, ii) an identification of the institution designated in the instrument as the custodian of payor's account from which funds are to be transferred, and iii) the amount of funds to be transferred;

c) means for associating information in the data record for each instrument with a record associated with the payor maintained in the payee's records of accounts;

d) means for creating a visually perceptible record for displaying information corresponding to the data record for each of said financial instruments;

CD e) an archive for storing at least one of a data record and a visually perceptible record for each of said financial instruments;

f) a communication link interconnecting the capture facility, the payee's depository bank, one or more custodian at which the payors' accounts are maintained and a payment system for transmitting data and visually perceptible information associated with the financial instruments;

g) processing means for associating routing information and a unique document identifier with the data record for each instrument to provide a payment record for each instrument;

h) a sorter i) for identifying payment records according to categories having criteria predetermined by the payment system, ii) for assembling

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bundles of the payment records corresponding to the categories, and iii) for associating said bundles with cash letter information; and

i) a controller that coordinates the transmission of cash letter information from the capture facility to the payment system, the depository bank of the payee, the one or more institution at which the payors' accounts are maintained and the delivery of the cash letters into the payment system according to a predetermined schedule,

whereby the payment of funds represented by the financial instruments from the depository banks of the payors to the depository bank of the payee is effected in accordance with the schedule, and in which an image of one of a check and one or more than one data segment of the check is transmitted to the custodian of the payor's account, and the image is displayed in a periodic statement delivered on behalf of the custodian to the payor.

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Claim 32. (re-presented; restating former allowable dependent claim 11) A system for effecting the deposit and submission into a payment system of a plurality of paper and electronic financial instruments authorizing the transfer of funds from multiple, distinct payors' accounts to a unique payee having an account maintained at the payee's depository bank and for effecting the transfer of the funds represented by the financial instruments, comprising:

a) an item capture facility for receiving the financial instruments on behalf of the payee;

b) means at the capture facility for deriving funds transfer information from each of said instruments and converting said information into a data record as to each said instrument, said means comprising a scanner for paper instruments and a communication means for receiving electronic payment instructions, said data record including at least i) an identification of the payor, ii) an identification of the institution designated in the instrument as the custodian of payor's account from which funds are to be transferred, and iii) the amount of funds to be transferred;

c) means for associating information in the data record for each instrument with a record associated with the payor maintained in the payee's records of accounts;

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d) means for creating a visually perceptible record for displaying information corresponding to the data record for each of said financial instruments;

e) an archive for storing at least one of a data record and a visually perceptible record for each of said financial instruments;

f) means for applying to a financial instrument an indorsement indicia on behalf of one or more of the payee and the depository bank of the payee;

g) processing means for associating routing information and a unique document identifier with the data record for each instrument to provide a payment record for each instrument;

h) a sorter i) for separating said payment records into predetermined payment categories, ii) for assembling bundles of said payment records into the categories and iii) for associating said bundles with cash letter information;

i) a settlement communication link between the capture facility and a payment system for transmitting said bundles accompanied by the associated cash letters into said payment system to initiate payment, to the depository bank of the payee from the institution identified as the custodian of the payor's account, of the funds represented by each of said instruments; and

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j) a controller i) for coordinating the transmission of information between and among the capture facility, the depository bank of the payee, the institution identified as the custodian of the payor's account, the payment system, and the delivery of the bundles and cash letters into the payment system, and ii) for reporting funds transfer information to the payee and the depository bank of the payee and from payor's account and the institution identified as the custodian of the payor's account;

whereby, according to a schedule predetermined by the payment system, the bundles and cash letters are delivered from the capture facility into the payment system and the payment of funds represented by the financial instruments to the depository bank of the payee from the depository banks of the payors is effected, and in which an image of one of a check and one or more than one data segment of the check is transmitted to the custodian of the payor's account, and the image is displayed in a periodic statement delivered on behalf of the custodian to the payor.